

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
PERRY J. ROWAN AND)	Bankruptcy No. 16-24757-CMB
ROSE M. ROWAN)	
)	Chapter 13
)	
Debtors.)	Document No. __
_____)	
)	
FIRST NATIONAL BANK OF)	
PENNSYLVANIA,)	
)	
Movant,)	
)	
vs.)	
)	
PERRY J. ROWAN AND)	
ROSE M. ROWAN)	Hearing Date:
)	
Respondent/Debtor.)	
_____)	

**OBJECTION OF FIRST NATIONAL BANK OF PENNSYLVANIA
TO CONFIRMATION OF DEBTORS' CHAPTER 13 PLAN DATED MARCH 15, 2017**

AND NOW, comes First National Bank of Pennsylvania (the "**Bank**"), by and through its attorneys, Donna M. Donaher, and hereby objects to confirmation of Debtors' Chapter 13 Plan dated April 20, 2017 and in support thereof, Bank respectfully states the following:

1. This case was commenced by a Petition for relief under Chapter 13 of the United States Bankruptcy Code ("**Code**") on December 27, 2016 ("**Petition Date**").

2. The Bank is a creditor of the Debtors, who are indebted to the Bank by virtue of:

a. Promissory Note dated December 3, 2004 in the original principal amount of \$20,000.00 executed and delivered to the Bank by Debtors ("**Note**");

3. The Note is secured by a mortgage lien on real property known as 324 Morgan Street, Waynesburg, Pennsylvania 15370 ("**Real Property**").

4. The Bank filed a proof of claim evidencing the Debtors' obligations on the Note on May 10, 2017 at Claim Number 14.

5. As of the Petition Date, the balance owing to First National Bank on the Note was \$20,080.63.

6. Within their schedules, the Debtors assert a value of \$15,000.00 for the Real Property.

7. The Bank objects to the Debtors' Chapter 13 Plan dated April 20, 2017 (the "Plan") by reason of its failure to address the claim of First National Bank.

WHEREFORE, First National Bank of Pennsylvania respectfully requests that this Court enter an Order denying confirmation of the Debtors' Chapter 13 Plan dated April 20, 2017 and/or granting the Bank such further relief as this Court deems just and fair.

Respectfully submitted,

Dated: 5/12/2017

By: /s/ Donna M. Donaher
Donna M. Donaher, Esquire
Pa. I.D. No. 53165
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First National Bank of Pennsylvania
One North Shore Center
12th Federal Street
Pittsburgh, PA 15212
(412) 320-2191

Attorneys for First National Bank of Pennsylvania

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ORDER OF COURT

Upon consideration of the Objection to Confirmation of Debtors' Chapter 13 Plan Dated April 20, 2017 filed by First National Bank of Pennsylvania, it is hereby ORDERED, ADJUDGED and DECREED that confirmation of the Debtors' Chapter 13 Plan dated April 20, 2017 is DENIED.

BY THE COURT:

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CERTIFICATE OF SERVICE

I certify that I served or caused to be served a copy of the foregoing Objection to Confirmation of Chapter 13 Plan dated March 15, 2017 upon each of the persons and parties in interest at the addresses shown below by United States Mail, First Class, Postage Pre-Paid, unless otherwise indicated:

Debtors:

Perry J. Rowan
Rose M. Rowan
240 Kovalchecks Road
Carmichaels, PA 15320

Debtors' Attorney:

Brian Thompson, Esq.
Thompson-Law Group, P.C.
125 Warrendale-Bayne Road
Suite 200
Warrendale, PA 15086

Bankruptcy Trustee:

Rhona J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Dated: 5/12/2017

By: /s/ Donna M. Donaher
Donna M. Donaher, Esquire, Pa. I.D. No. 53165

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